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TECHNOLOGY THAT DRIVES YOU.

dt uniFI

Digital Contracting User Guide

A step-by-step guide on how to submit
a Digital Contract on Dealertrack uniFI®

Cox Automotive

Section 1 | Start Contract

Select Contract

1. Once Credit Approval is received, select **Contract** from the navigation tabs to view all lender approvals.

2. Once you select a Lender you will be brought to the **Funding Package Page** to start your Digital Contract.
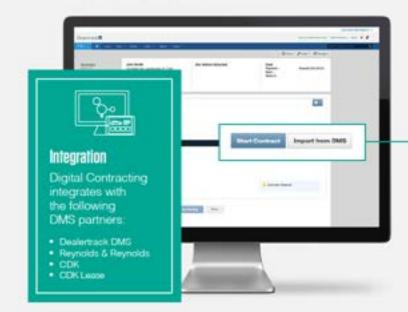
3. Under **Funding Package**, select **Start Contract** or **Import from DMS**.

   • **Start Contract** – This is how you will manually start a Digital Contracting form.

     If you started in **Deal Calculator,** all of the deal information will be automatically transferred to the contract.

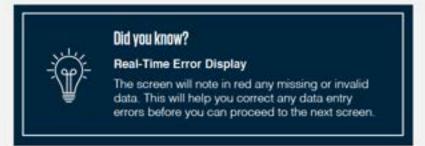   • **Import from DMS** – This will pre-fill most information in your contract from your DMS.

     You must first push the deal from your DMS to Dealertrack, then click the **Import from DMS** button to complete the transfer.

Spot Contract
You can also create a contract without lender approval first. Click on **Create** from the drop-down menu, then choose **Spot Contract**.

Integration
Digital Contracting integrates with the following DMS partners:

• Dealertrack DMS
• Reynolds & Reynolds
• CDK
• CDK Lease

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Section 1 | Start Contract

Fill out Applicant Information

Enter the Buyer/Co-Buyer information. This information will be pre-filled if it was entered in the Deal Jacket or from the DMS Import.
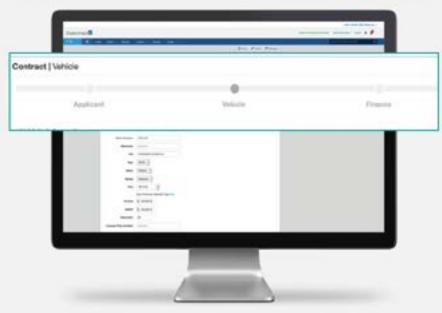
Did you know?

Real-Time Error Display

The screen will note in red any missing or invalid data. This will help you correct any data entry errors before you can proceed to the next screen.

There were errors found below. Please correct these errors and re-submit the form.

Fill out Vehicle Information

Review or enter any missing vehicle information that is required here.

Trade-In Vehicle?

If you have a trade-in vehicle, select the Yes radio button.

- Manually enter Trade-In Vehicle information.
- If you're importing from your DMS, the trade-in information will be automatically transferred.

Contract | Vehicle

Applicant   Vehicle   Finance
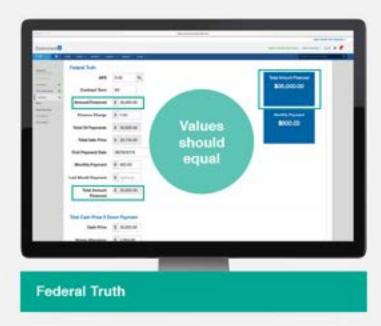
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Section 1 | Start Contract
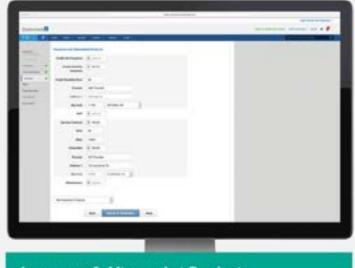
Fill out Finance Page

Depending on the type of deal (Retail, Lease or Balloon), you will be prompted to complete different finance details and validation rules.

- If the deal was previously started in the **Deal Calculator**, all values will be automatically transferred to the Finance page.
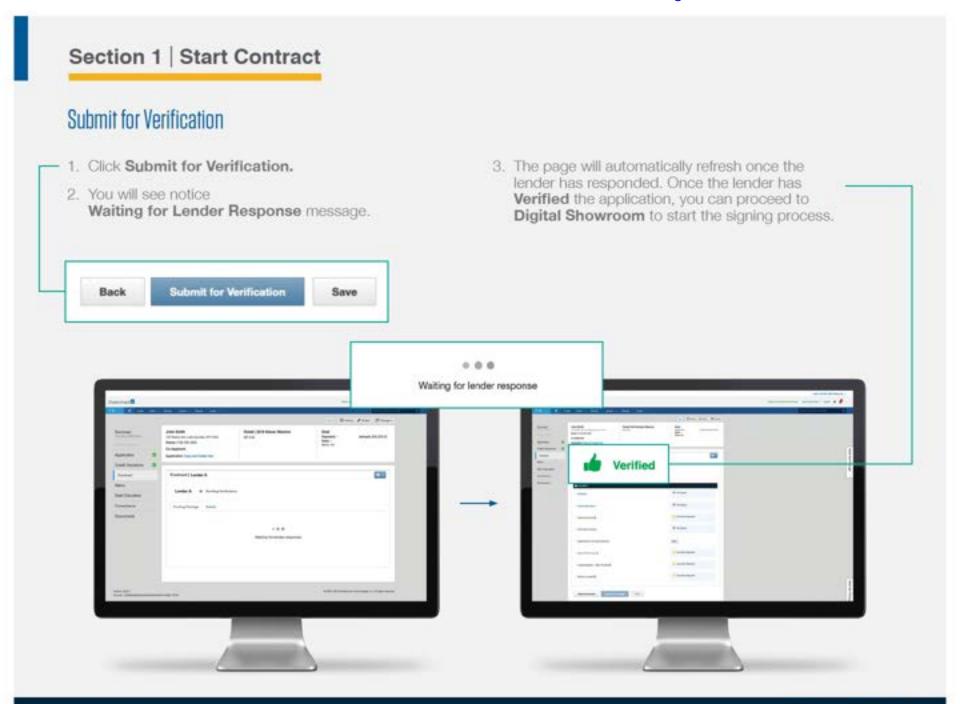- Confirm that the **Total Amount Financed** matches in each field.

If you're importing from your DMS, all values will be automatically transferred to the Finance page.

Did you know?

If Aftermarket Products are pre-selected in **Menu** or from the **Aftermarket Network**, they will be pre-filled in the Aftermarket Section of the Finance page.

Values should equal

Federal Truth

Insurance & Aftermarket Products

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Section 1 | Start Contract

Submit for Verification

1. Click **Submit for Verification.**

2. You will see notice
   Waiting for Lender Response message.

3. The page will automatically refresh once the lender has responded. Once the lender has **Verified** the application, you can proceed to **Digital Showroom** to start the signing process.

Back   Submit for Verification   Save

Waiting for lender response

👍 Verified

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DTI_000071

Section 2 | Digital Showroom Signing

Once verified, login to Digital Showroom

Go to **https://showroom.dealertrack.com** and sign into Digital Showroom with your Dealertrack User ID and password.

If you are already logged in to Dealertrack.com you will be taken directly to the screen to enter your PIN number.

For an optimal Digital Signing experience, we recommend the following:

Hardware Requirements: 9-inch or larger tablet with an integrated camera
Required Browser: Google Chrome

- Create a PIN the first time you sign in and record it in a safe place. It will be your PIN for all Digital Showroom sign-ins from this point forward.

- You will be prompted to enter a pin code every time you login to Digital Showroom.
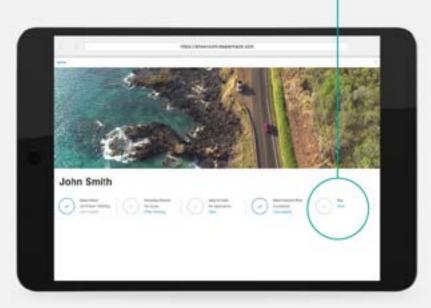
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Section 2 | Digital Showroom Signing

Setup Electronic Signature

1. Select the deal you will be signing from your list of open contracts from the Customer List.

2. You will be taken to the screen below. Click the **Start** link under **Sign** to begin the signing process.

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Section 2 | Digital Showroom Signing
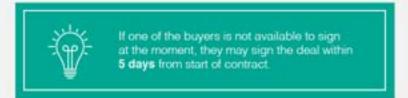
Setup Electronic Signature

3. You will now be able to sign all documents that require a signature.

4. You will see a check mark next to each document that needs to be signed.

5. Once ready to sign, please click the **Pen** at the bottom of the page.

6. Select **Buyer/Co-Buyer** (if applicable) and **Dealer** names that are required to sign the contract.

> If one of the buyers is not available to sign at the moment, they may sign the deal within **5 days** from start of contract.

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Section 2 | Digital Showroom Signing

Setup Electronic Signature

7. The buyer will be prompted to read and agree to the **eSign Disclosures and Consent form**.

8. Click any signature field to create your signature, or click the **Start** button on the bottom right.

> The button will dynamically change to the next step, so you can always tap it to advance to the next signature area, document or signer.

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Section 2 | Digital Showroom Signing

Setup Electronic Signature

9. The buyer can add their signatures to the field by signing the tablet with their finger. Once signed, click **Adopt and Sign**. Continue to tap and sign all prompted fields.

- Depending on your deal type, the dealer may be required to sign one or more documents.

- For some contracts, the dealer is required to enter a title using the on-screen keyboard.

Tap & Sign

Signatures need to be captured once in a signing session! After the buyer has signed once, all subsequent signatures automatically pre-fill with just a tap.

You have now completed the signing process!

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Section 3 | Document Capture

Capture additional documents
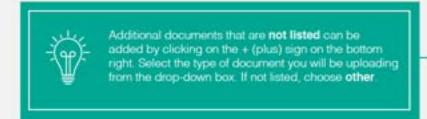
Last step is to capture any additional documents that must be included with the Funding package.

1. Click on the document that is required by the lender.

2. Choose document to be uploaded by clicking the **+ (plus)** sign.

For an optimal experience, we recommend the following:

Hardware Requirements: 9-inch or larger tablet with an integrated camera
Required Browser: Google Chrome

> Additional documents that are **not listed** can be added by clicking on the + (plus) sign on the bottom right. Select the type of document you will be uploading from the drop-down box. If not listed, choose **other**.

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Section 3 | Document Capture

Capture additional documents

3. After you've clicked the **+ (plus)** sign, click the **Camera** button to capture the first page of the document.

4. Click the **+ (plus)** sign and camera for every page that needs to be uploaded.

5. Some of the documents may be printed on two sides; be sure to capture both sides.

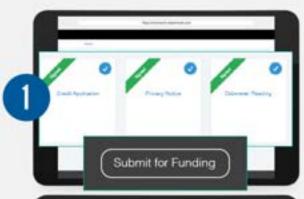6. Once all required documents have been signed and uploaded, you are now ready to submit for **Funding.**

Did you know?
You can use the crop, rotate and brightness buttons on the bottom to clean up the document prior to saving it.

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Section 4 | Submit for Funding

Submit Funding Package for Approval

1. Select the documents you want to send to the lender, then click the **Submit for Funding** button.

2. You will be prompted to confirm the documents you want to send to the lender.

3. A confirmation screen will let you know that the documents were submitted.

4. Documents that were successfully sent will be marked **Submitted**.
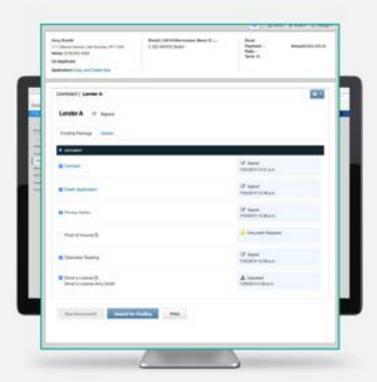
> You have now completed the process of submitting documents to your lender.

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Section 4 | Submit for Funding

Submit Funding Package for Approval

If you prefer, you can complete the submission process from your desktop.

When all of your required documents are signed and uploaded, click on the **Submit for Funding** button from the **Funding Package Page**.
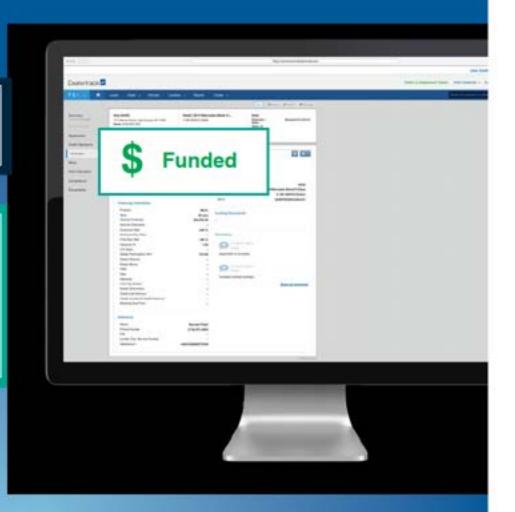
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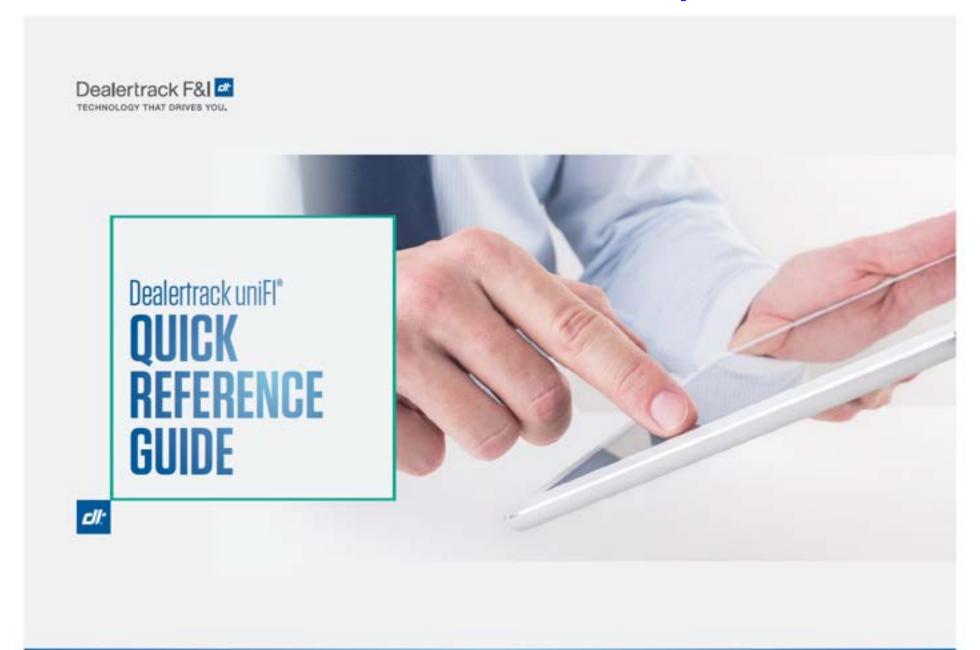
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QUICK REFERENCE GUIDE

COX AUTOMOTIVE

GET THE MOST OUT OF
Dealertrack uniFI®

Start, Structure, Finance and Transact
the deal all in one online deal jacket.

Efficiency

Gain more insight into your customers and
business from one system. Use fewer keystrokes
and reenter less data to save time and create a
more efficient workflow.

Profitability

Work more deals and increase profit with a faster
and more efficient workflow. Increase add-on sales
with a customer-friendly F&I process.

Customer Experience

With streamlined dealer workflows, you'll significantly
reduce customer wait times, which means more time
for more customers— and bigger profits.

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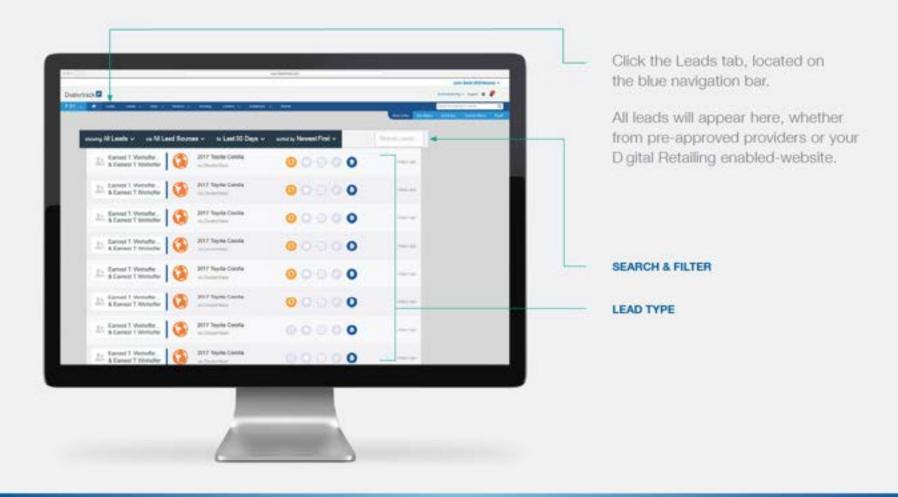Dealertrack uniFI®

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GETTING STARTED

- Accessing Leads
    - Getting to your leads
    - Understanding the details in the lead
- DMS Integration – Pick up deals from your DMS
- Credit Applications
    - Credit Application Layouts
    - Credit Application Settings – Taxes and Fees Setup
    - Credit Bureaus
- Bookout
    - Integrated Bookout Values in the Credit App
    - Vehicle Valuation Process
- Locate Deals
- Deal Status
- Deal Jacket
- Requesting Payoff Quotes
- Compliance
    - Running Compliance – Red Flags/OFAC
    - Compliance Actions
    - Compliance Activity
- Document Storage
- Deal Calculator
- Menu Selling
- Accelerated Title®

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GETTING TO
YOUR LEADS

Click the Leads tab, located on the blue navigation bar.

All leads will appear here, whether from pre-approved providers or your Digital Retailing enabled-website.

SEARCH & FILTER

LEAD TYPE

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UNDERSTANDING THE
DETAILS IN THE LEAD

Depending on where the lead came from there will be different information available. You can quickly and easily pre-fill a deal jacket from the lead detail screen.

PRE-FILL DEAL JACKET

TRADE-IN INFORMATION

PAYMENT INFORMATION

F&I PRODUCT INFORMATION

BASIC LEAD DETAILS

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A STREAMLINED
CREDIT APPLICATION PROCESS

Click Create in the top navigation bar.
Next, click Credit Application.

Here, you can search for an existing customer
and avoid duplicate entries. Create a new
customer or quickly import a deal.

CREATE TAB

**TRANSFER DEAL
DATA FROM DMS**

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DTI_000087

AN EFFICIENT
CREDIT APPLICATION PROCESS

The multi-page credit application will remain the default view and has 3 different sections:

1. Applicant   2. Vehicle & Finance   3. Select Lenders

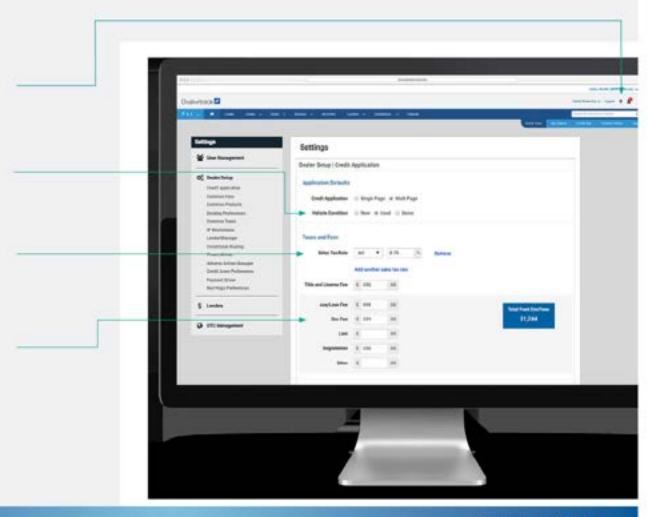You can easily switch to a single page credit application and drive through the process faster.

LINK TO A 'SINGLE PAGE CREDIT APPLICATION'

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CREDIT APPLICATION SETTINGS
TAXES & FEES SETUP

To access the Settings page, click the gear icon — located on the top right of the screen.
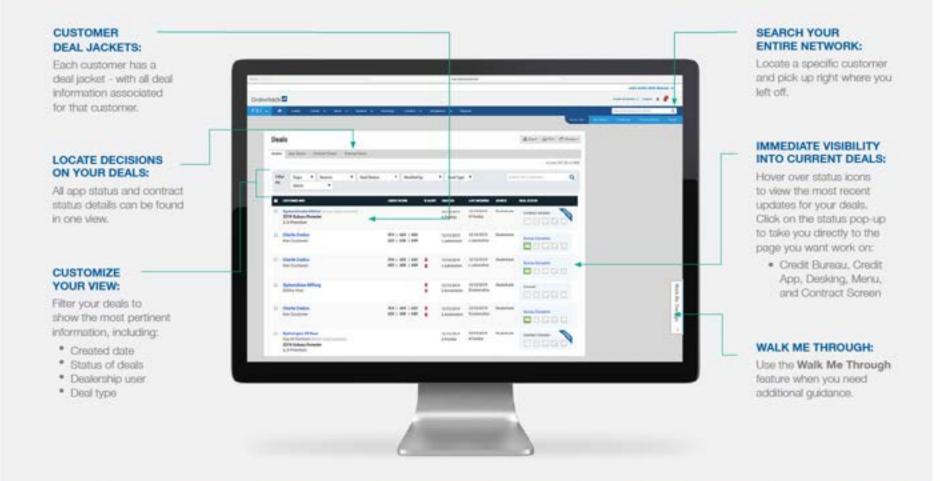
1. You can now select your vehicle default. If you're predominately a Used store, click 'Used'.

2. In the 'Taxes and Fees' section, choose your state and enter in the tax rate. The tax rate will be multiplied by the cash selling price and the calculation will be done for you.

3. Then enter your applicable fees and click 'Save'.

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THE DEALS PAGE —
YOUR GATEWAY TO EVERY DEAL

CUSTOMER DEAL JACKETS:

Each customer has a deal jacket - with all deal information associated for that customer.

LOCATE DECISIONS ON YOUR DEALS:

All app status and contract status details can be found in one view.

CUSTOMIZE YOUR VIEW:

Filter your deals to show the most pertinent information, including:

* Created date
* Status of deals
* Dealership user
* Deal type

SEARCH YOUR ENTIRE NETWORK:

Locate a specific customer and pick up right where you left off.

IMMEDIATE VISIBILITY INTO CURRENT DEALS:

Hover over status icons to view the most recent updates for your deals. Click on the status pop-up to take you directly to the page you want work on:

* Credit Bureau, Credit App, Desking, Menu, and Contract Screen

WALK ME THROUGH:

Use the **Walk Me Through** feature when you need additional guidance.

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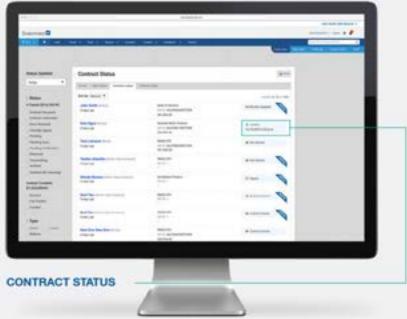
LOCATING & REVIEWING
DEAL STATUS

While still on the Deals page, you can easily click on App Status or Contract Status to get a view of where all your deals are in the funding process.

APP STATUS

CONTRACT STATUS

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EFFICIENCY INSIDE THE
DEAL JACKET

After clicking into a customer name, you enter the deal jacket...

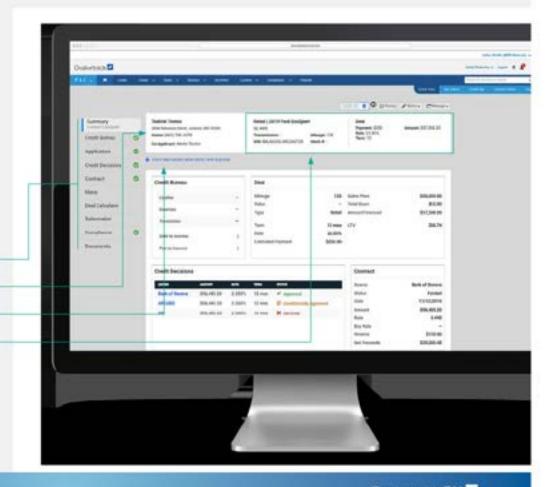Here, in one centralized location, you can see all the latest activity around the customer.

The header section within each deal jacket helps make those everyday credit actions much faster— while also providing a summary of the deal.

EASILY ACCESS OTHER PARTS OF THE DEAL

MAKE CHANGES TO THE APPLICATION

COPY AN APPLICATION

VIEW VEHICLE & DEAL INFORMATION

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DTI_000092

REQUESTING
PAYOFF QUOTES

Easily request a payoff quote
through Dealertrack.com and
receive an accurate payoff
amount directly from your lenders.

Click the 'Lenders' tab then
click 'Payoff Quotes'.

LENDERS

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DTI_000093

ACCELERATED **TITLE**®

Accelerated Title speeds the payoff and title release process to as fast as 4-6 days, expediting the process from weeks to days!*

GET YOUR PAYOFF QUOTE

You can search for a saved Payoff Quote, or click the **Obtain a Payoff Quote** button to start a new one. Proceed to enter payoff details.

ACCESS INSIGHTS AND ACCURACY

View full title details electronically and gain unparalleled insights for increased confidence in the deal, as well as receive accurate payoff amounts, based upon the date of your choosing. Click the **Payoff** button to proceed to the payment screen and click **Submit** to complete the Accelerated Title transaction.

24/7 STATUS TRACKING

Even after the transaction is complete you have 24/7 visibility and transparency into payment and title status. Know when to expect title delivery, and quickly identify where all trade-ins stand for turnover directly on the platform... without having to call the Lender.

Subscription required.

*Based on average industry timeframe for vehicle title release and vehicle payoff process of 16+ days, as determined by Dealertrack data.

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INNOVATION
THROUGH INTEGRATION

Dealertrack is a leading provider of digital solutions to the automotive retail industry. Our integrated and intuitive approach to products and services makes your workflows more efficient, transparent, and profitable. From Digital Retailing tools that bridge the gap between the online and in-store experience to the largest lender network in North America, we help enable the transformation of auto retailing through a comprehensive solution set spanning DMS, Fixed Operations, Sales and F&I, and Registration and Titling.

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